


Prepared by: Shapiro & Massey, L.L.P. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 S&M No. 08-100673	 Return to: Shapiro & Massey, L.L.P. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 Loan No. XXXXXX0824
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GRANTOR	GRANTEE
J. Gary Massey Shapiro & Massey, LLP 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601) 981-9299	HSBC Mortgage Services Inc 636 Grand Regency Blvd. Brandon, Florida 33509 651-234-3500

SUBSTITUTED TRUSTEES DEED

INDEX: Lot 11, Twelve Oaks S/D, S-4, T-2-S, R-8-W, Horn Lake, DeSoto Co/MS

WHEREAS, on May 24, 2006, Mark A. Cardenas and His Wife, Lorene E. Cardenas, executed a Deed of Trust to Michael L. Riddle, Trustee for the benefit of Mortgage Electronic Registrion Systems, Inc., which Deed of Trust is filed for record in Book 2482 at Page 320 in the office of the Chancery Clerk of De Soto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to HSBC Mortgage Services Inc. by instrument dated May 9, 2008 and recorded in Book 2900 at Page 93 of the aforesaid Chancery Clerk's office; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, HSBC Mortgage Services Inc,substituted J. Gary Massey as Trustee therein in the place and stead of the trustee named in said Deed of Trust or subsequently substituted therein by Substitution of Trustee dated May 12, 2008, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 2900 at Page 95 prior to the first publication and posting of the notice of sale; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, which default continued for a period of time necessary for the holder thereof to declare the entire indebtedness, together with attorney's fees, expenses and costs, immediately due and payable, as was its option so to do under the terms of said Deed of Trust, and default having been made in payment of said amount and the Substituted Trustee having been requested and directed by HSBC Mortgage Services Inc to foreclose under the terms of said Deed of Trust, I did on May 26, 2009,

during legal hours, being between the hours of 11:00 a.m. and 4:00 p.m., at the East Front Door of the County Courthouse of De Soto County, located at Hernando, Mississippi, in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi, offer for sale at public auction and sell to the highest and best bidder for cash the following described land and property lying and being situated in De Soto County, Mississippi, being more particularly described as follows, to wit:

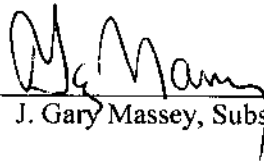
(See Exhibit A)

Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time, place and terms of said sale, together with a description of the property to be sold, was given by publication in the DESOTO TIMES-TRIBUNE, a newspaper published in De Soto County, Mississippi for three consecutive weeks preceding the date of sale. The notices were published on May 5, 12 and 19, 2009, (a certified copy of which is attached hereto,) and a notice identical to the published notice was posted on the bulletin board at the East Front Door of the County Courthouse of De Soto County, Hernando, Mississippi for said period of three consecutive weeks. Everything necessary to be done was done to make and effect a good and lawful sale.

At said Sale, HSBC Mortgage Services Inc bid for said property in the amount of \$127,534.95, which being the highest and best bid, the same was then and there struck off to HSBC Mortgage Services Inc, and it was declared the purchaser thereof.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substituted Trustee, do hereby sell and convey unto HSBC Mortgage Services Inc the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on May 26, 2009.


J. Gary Massey, Substituted Trustee

STATE OF MISSISSIPPI
COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on this the Twenty-Sixth day of May, 2009, the within named J. Gary Massey, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the above and foregoing instrument, after having first been duly authorized to do so.


Notary Public

My commission expires:



(Exhibit A)

Lot 11, Twelve Oaks Subdivision, in Section 4, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 29 Page 22, in the office of the Chancery Clerk of DeSoto County, Mississippi.

DESOTO TIMES-TRIBUNE

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on May 24, 2008, Mark A. Cardenas and His Wife, Lorena E. Cardenas, executed a certain deed of trust to Michael L. Fiddle, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is of record in the office of the Chancery Clerk of De Soto County, State of Mississippi in Book 2482 at Page 320; and

WHEREAS, said Deed of Trust was subsequently assigned to HSBC Mortgage Services, Inc. by instrument dated May 5, 2008 and recorded in Book 2000 at Page 93 of the aforesaid Chancery Clerk's office; and

WHEREAS, HSBC Mortgage Services, Inc. has heretofore substituted J. Gary Massey as Trustee by instrument dated May 12, 2008 and recorded in the aforesaid Chancery Clerk's Office in Book 2250 at Page 55; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, HSBC Mortgage Services, Inc., the legal holder of said indebtedness, having appointed the undersigned, substituted Trustee, to sell in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale.

NOW THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on May 26, 2009 offer for sale at public outcry and sell with legal notice (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of De Soto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in De Soto County, State of Mississippi, to-wit:

Volume No. 114 on the 5 day of May, 2009

Volume No. 114 on the 12 day of May, 2009

Volume No. 114 on the 19 day of May, 2009

Volume No. _____ on the _____ day of _____, 2009

Volume No. _____ on the _____ day of _____, 2009

Volume No. _____ on the _____ day of _____, 2009

Diane Smith

Lot 11, Twelve Oaks Subdivision, in Section 4, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 29 Page 22, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 29th day of April, 2009.

J. Gary Massey
SUBSTITUTED TRUSTEE
Shapiro & Massey, L.L.P.

1910 Laidland Drive
Suite B

Jackson, MS 39216
(601) 981-9299

8550 Carriage Court
Horn Lake, MS 38637
66-19067307

Publication Dates:
May 5, 12 and 19, 2009

Sworn to and subscribed before me, this 19 day of May, 2009

BY *Judy H. Douglas*

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2013
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

A. Single first insertion of 403 words @ .12 \$ 48.36
B. 2 subsequent insertions of 806 words @ .10 \$ 80.60
C. Making proof of publication and depositing to same \$ 3.00
TOTAL PUBLISHER'S FEE: \$ 131.96

